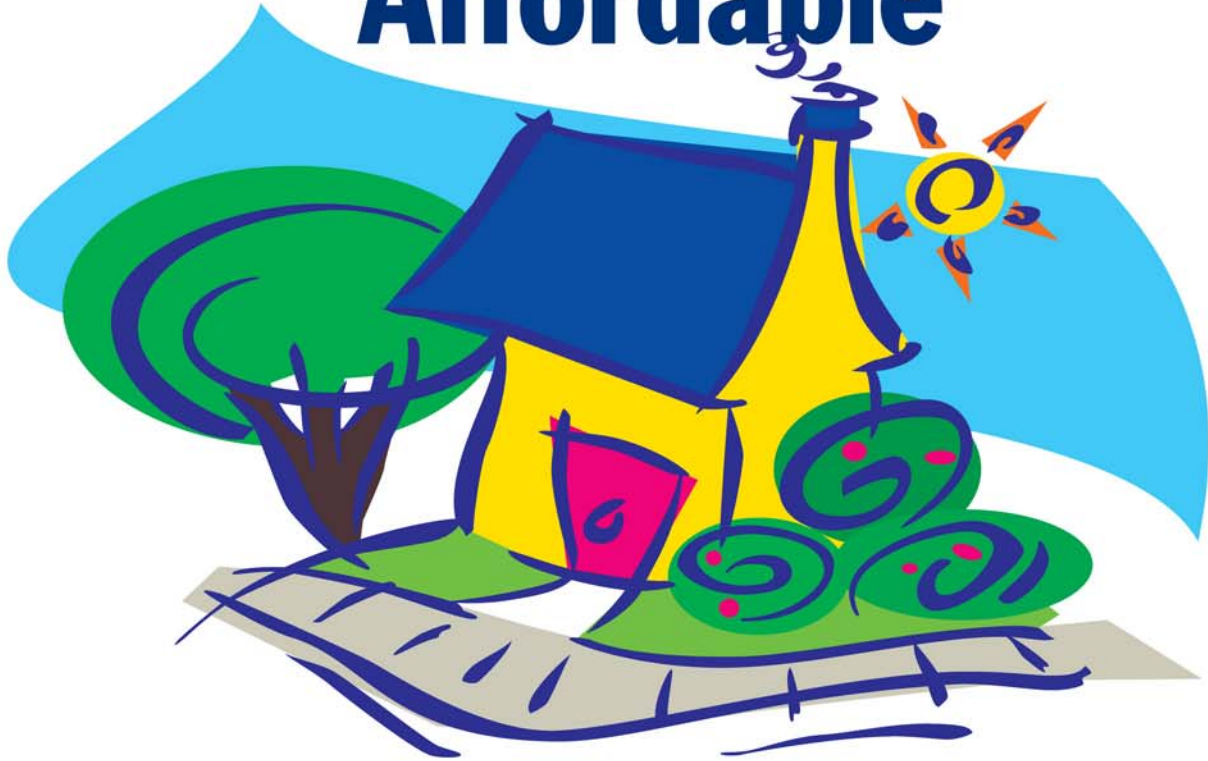


Two Great Ways to Make Your First Home Affordable



Here's an exceptional opportunity for first-time homebuyers. Special financing programs now available through the Iowa Finance Authority (IFA) and participating lenders include

1 FirstHome

IFA's FirstHome program offers qualified homebuyers affordable mortgage financing with a low, fixed interest rate and no points or origination fees. The program offers buyers flexible credit qualifications and a lower down payment.

6.25%

FirstHome Interest Rate
Effective 9_1_06 and subject to change

2 FirstHome Plus

Many first-time homebuyers have a hard time coming up with cash for down payment and closing costs. IFA's FirstHome Plus program provides affordable mortgage financing to income-qualified first-time homebuyers plus cash assistance of up to 3 percent of the mortgage amount for down payment and closing costs.

6.625 %

FirstHome Interest Rate
Effective 9_1_06 and subject to change

+3%

of the mortgage amount for down payment, closing costs, and minor repairs per appraisal

For more information about FirstHome and FirstHome Plus,
visit www.ifahome.com or call 800-432-7230

